

ABSTRACT

A method and a system for using an electronic funds transaction point of sale (EFTPOS) payment system to provide products and services to a point of sale location without compromising the security of payment processing by the EFTPOS payment system. In one example embodiment, the EFTPOS terminal arrangement is coupled to a first vendor data processing system (DPS) hosting a first application and is coupled to a financial institution DPS hosting a second application, wherein the terminal arrangement hosts one or more payment applications and one or more non-payment applications. The method includes accessing the first application at the first vendor DPS via the non-payment application of the EFTPOS terminal arrangement and selecting a product via the non-payment application and offered by the first application on the first vendor DPS. A set of customer-specific financial account data is transmitted from the payment application of the EFTPOS to the second application on the financial institution DPS for processing payment for the product. A transaction confirmation is then received via the EFTPOS terminal arrangement from the second application on the financial institution DPS in response to the financial account data transmission at the second application.